

Exhibit B

EX. B to Jimenez
(Alphabetically by Last Name of 9/11 Decedent)

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	Ada	L.	Mason			\$2,000,000	\$2,000,000
2.	Eliezer		Jimenez	Jr.	\$2,449,162	\$2,000,000	\$4,449,162
3.	Brian	L.	Jones		\$1,467,490	\$2,000,000	\$3,467,490
4.	Lisa		Kearney- Griffin		\$1,721,425	\$2,000,000	\$3,721,425
5.	Paul	Hanlon	Keating			\$2,000,000	\$2,000,000
6.	Robert	T.	Linnane		\$1,691,123	\$2,000,000	\$3,691,123
7.	Salvatore		Lopes		\$2,569,053	\$2,000,000	\$4,569,053
8.	James	T.	Lynch		\$733,840	\$2,000,000	\$2,733,840
9.	Jay	R.	Magazine		\$3,054,443	\$2,000,000	\$5,054,443
10.	Abdu	Ali	Malahi			\$2,000,000	\$2,000,000
11.	Edward	J.	Mardovich			\$2,000,000	\$2,000,000
12.	Dean	E.	Mattson		\$1,051,944	\$2,000,000	\$3,051,944
13.	Nancy		Mauro		\$1,675,560	\$2,000,000	\$3,675,560
14.	Robert	D.	McMahon		\$4,456,591	\$2,000,000	\$6,456,591
15.	Wesley		Mercer		\$808,899	\$2,000,000	\$2,808,899
TOTALS					\$21,679,530	\$30,000,000	\$51,679,530

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Brian L. Jones**

December 29, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 5, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Brian L. Jones

	Present Value
Present Value of Lost Earnings	\$1,174,194
Present Value of Retirement Benefits	293,295
Present Value of Lost Replacement Services	0
Total	\$1,467,490

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
111,036	3.0%	21.600%	3,251	48.039%

Exhibit 2a. Present Value of Lost Earnings
Mr. Brian L. Jones
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	44	0.31	1.00000	\$34,048	\$997	\$0	(\$7,354)	(\$12,823)	\$14,867	\$14,867
2002	45	1.31	1.04380	115,900	3,394	(2,806)	(24,283)	(42,342)	49,863	49,863
2003	46	2.31	1.04182	120,746	3,536	(2,923)	(25,299)	(44,112)	51,948	51,948
2004	47	3.31	1.03984	125,556	3,677	(3,040)	(26,307)	(45,869)	54,017	54,017
2005	48	4.31	1.03786	130,309	3,816	(3,155)	(27,302)	(47,606)	56,062	56,062
2006	49	5.31	1.03588	134,985	3,953	(3,268)	(28,282)	(49,314)	58,074	58,074
2007	50	6.31	1.03391	139,562	4,087	(3,379)	(29,241)	(50,986)	60,043	60,043
2008	51	7.31	1.03194	144,020	4,217	(3,487)	(30,175)	(52,615)	61,961	61,961
2009	52	8.31	1.03000	148,341	4,344	(3,591)	(31,080)	(54,193)	63,820	63,820
2010	53	9.31	1.03000	152,791	4,474	(3,699)	(32,013)	(55,819)	65,734	65,734
2011	54	10.31	1.03000	157,375	4,608	(3,810)	(32,973)	(57,494)	67,706	67,706
2012	55	11.31	1.03000	162,096	4,747	(3,924)	(33,962)	(59,219)	69,738	69,738
2013	56	12.31	1.03000	166,959	4,889	(4,042)	(34,981)	(60,995)	71,830	71,830
2014	57	13.31	1.03000	171,968	5,036	(4,163)	(36,031)	(62,825)	73,985	73,985
2015	58	14.31	1.03000	177,127	5,187	(4,288)	(37,112)	(64,710)	76,204	76,204
2016	59	15.31	1.03000	182,441	5,342	(4,417)	(38,225)	(66,651)	78,490	78,490
2017	60	16.31	1.03000	187,914	5,503	(4,549)	(39,372)	(68,651)	80,845	80,845
2018	61	17.31	1.03000	193,551	5,668	(4,686)	(40,553)	(70,710)	83,270	83,270
2019	62	17.72	1.03000	83,067	2,432	(2,011)	(17,404)	(30,347)	35,737	35,737
Total				\$2,728,757	\$79,904	(\$65,235)	(\$571,950)	(\$997,281)	\$1,174,194	\$1,174,194

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	48.039%	4.000%	2.352%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Brian L. Jones
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(K)	VA Benefits	Consumption	Net Loss	PV of Net Loss
2001	44	0.31	\$1,362	\$801	\$2,830	(\$2,398)	\$2,594	\$2,594
2002	45	1.31	4,497	2,726	9,413	(7,992)	8,644	8,644
2003	46	2.31	4,685	2,840	9,601	(8,227)	8,899	8,899
2004	47	3.31	4,872	2,953	9,793	(8,463)	9,154	9,154
2005	48	4.31	5,056	3,065	9,989	(8,700)	9,410	9,410
2006	49	5.31	5,237	3,175	10,188	(8,936)	9,665	9,665
2007	50	6.31	5,415	3,283	10,392	(9,171)	9,919	9,919
2008	51	7.31	5,588	3,387	10,600	(9,404)	10,172	10,172
2009	52	8.31	5,756	3,489	10,812	(9,635)	10,422	10,422
2010	53	9.31	5,928	3,594	11,028	(9,872)	10,678	10,678
2011	54	10.31	6,106	3,701	11,249	(10,115)	10,941	10,941
2012	55	11.31	6,289	3,813	11,474	(10,365)	11,211	11,211
2013	56	12.31	6,478	3,927	11,703	(10,621)	11,488	11,488
2014	57	13.31	6,672	4,045	11,937	(10,883)	11,771	11,771
2015	58	14.31	6,873	4,166	12,176	(11,152)	12,062	12,062
2016	59	15.31	7,079	4,291	12,420	(11,428)	12,361	12,361
2017	60	16.31	7,291	4,420	12,668	(11,711)	12,667	12,667
2018	61	17.31	7,510	4,552	12,921	(12,002)	12,982	12,982
2019	62	18.31	3,223	1,954	13,180	(8,818)	9,538	9,538
2020	63	19.31	0	0	13,443	(6,458)	6,985	6,842
2021	64	20.31	0	0	13,712	(6,587)	7,125	6,717
2022	65	21.31	0	0	13,987	(6,719)	7,268	6,594
2023	66	22.31	0	0	14,266	(6,853)	7,413	6,474
2024	67	23.31	0	0	14,552	(6,991)	7,561	6,356
2025	68	24.31	0	0	14,843	(7,130)	7,712	6,239
2026	69	25.31	0	0	15,140	(7,273)	7,867	6,125
2027	70	26.31	0	0	15,442	(7,418)	8,024	6,013
2028	71	27.31	0	0	15,751	(7,567)	8,184	5,903
2029	72	28.31	0	0	16,066	(7,718)	8,348	5,795
2030	73	29.31	0	0	16,387	(7,872)	8,515	5,689
2031	74	30.31	0	0	16,715	(8,030)	8,685	5,585
2032	75	31.31	0	0	17,050	(8,190)	8,859	5,483
2033	76	32.31	0	0	17,391	(8,354)	9,036	5,383
2034	77	33.31	0	0	17,738	(8,521)	9,217	5,284
2035	78	34.31	0	0	18,093	(8,692)	9,401	5,188
2036	79	34.90	0	0	10,950	(5,261)	5,690	3,045
Total			\$105,917	\$64,180	\$465,901	(\$305,530)	\$330,469	\$293,295

Exhibit 4a. Loss Estimated Value of Replacement Services**Mr. Brian L. Jones**

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	44	0.31			\$0	\$0
2002	45	1.31			0	0
2003	46	2.31			0	0
2004	47	3.31			0	0
2005	48	4.31			0	0
2006	49	5.31			0	0
2007	50	6.31			0	0
2008	51	7.31			0	0
2009	52	8.31			0	0
2010	53	9.31			0	0
2011	54	10.31			0	0
2012	55	11.31			0	0
2013	56	12.31			0	0
2014	57	13.31			0	0
2015	58	14.31			0	0
2016	59	15.31			0	0
2017	60	16.31			0	0
2018	61	17.31			0	0
2019	62	18.31			0	0
2020	63	19.31			0	0
2021	64	20.31			0	0
2022	65	21.31			0	0
2023	66	22.31			0	0
2024	67	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-2

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Wesley Mercer**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 8, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



Valuation Date	01-Jan-20
Discount Rate	3.4%

Exhibit 1. Summary of Economic Damages
Mr. Wesley Mercer

	<u>Present Value</u>
Present Value of Lost Earnings	\$221,671
Present Value of Retirement Benefits	587,228
Present Value of Lost Replacement Services	0
Total	<u><u>\$808,899</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
51,115	3.0%	16.100%	2,423	7.520%

Exhibit 2a. Present Value of Lost Earnings
Mr. Wesley Mercer
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	70	0.31	1.00000	\$15,674	\$743	\$0	(\$2,524)	(\$989)	\$12,905	\$12,905
2002	71	1.31	1.03000	52,649	2,496	(1,388)	(8,222)	(3,222)	42,312	42,312
2003	72	2.31	1.03000	54,228	2,571	(1,430)	(8,469)	(3,319)	43,581	43,581
2004	73	3.31	1.03000	55,855	2,648	(1,473)	(8,723)	(3,419)	44,889	44,889
2005	74	4.31	1.03000	57,531	2,727	(1,517)	(8,985)	(3,521)	46,236	46,236
2006	75	4.97	1.03000	39,505	1,873	(1,041)	(6,170)	(2,418)	31,749	31,749
Total				\$275,442	\$13,057	(\$6,848)	(\$43,091)	(\$16,888)	\$221,671	\$221,671

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	16.100%	7.520%	0.000%	5.066%

Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Wesley Mercer
Special Master Worklife

Year	Age	Time Frame	Net Defined Benefits Pension	401(k)	Social Security Pension (Net)	Military Retiree Benefit (Net)	Taxes on DB Pension	Consumption	Net Loss	PV of Net Loss
2001	70	0.31	(\$1,213)	\$794	\$4,867	\$5,200	\$195	\$227	\$10,070	\$10,070
2002	71	1.31	(4,853)	2,587	16,189	17,398	781	952	33,054	33,054
2003	72	2.31	(4,853)	2,665	16,512	17,850	781	946	33,902	33,902
2004	73	3.31	(4,853)	2,745	16,843	18,314	781	940	34,770	34,770
2005	74	4.31	(4,853)	2,827	17,179	18,791	781	934	35,659	35,659
2006	75	5.31	(1,377)	1,941	17,523	19,279	222	179	37,768	37,768
2007	76	6.31	5,576	0	17,874	19,780	(898)	(1,317)	41,015	41,015
2008	77	7.31	5,576	0	18,231	20,295	(898)	(1,317)	41,887	41,887
2009	78	8.31	5,576	0	18,596	20,822	(898)	(1,317)	42,779	42,779
2010	79	9.31	5,576	0	18,968	21,364	(898)	(1,317)	43,692	43,692
2011	80	10.31	5,576	0	19,347	21,919	(898)	(1,317)	44,627	44,627
2012	81	11.31	5,576	0	19,734	22,489	(898)	(1,317)	45,584	45,584
2013	82	12.31	5,576	0	20,129	23,074	(898)	(1,317)	46,564	46,564
2014	83	13.31	5,576	0	20,531	23,674	(898)	(1,317)	47,566	47,566
2015	84	13.39	5,576	0	20,803	24,128	(898)	(1,317)	48,292	48,292
Total			\$28,182	\$13,558	\$263,324	\$294,377	(\$4,537)	(\$7,676)	\$587,228	\$587,228

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Wesley Mercer

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	70	0.31			\$0	\$0
2002	71	1.31			0	0
2003	72	2.31			0	0
2004	73	3.31			0	0
2005	74	4.31			0	0
2006	75	5.31			0	0
2007	76	6.31			0	0
2008	77	7.31			0	0
2009	78	8.31			0	0
2010	79	9.31			0	0
2011	80	10.31			0	0
2012	81	11.31			0	0
2013	82	12.31			0	0
2014	83	13.31			0	0
2015	84	14.31			0	0
2016	85	15.31			0	0
2017	86	16.31			0	0
2018	87	17.31			0	0
2019	88	18.31			0	0
2020	89	19.31			0	0
2021	90	20.31			0	0
2022	91	21.31			0	0
2023	92	22.31			0	0
2024	93	23.31			0	0
2025	94	24.31			0	0
2026	95	25.31			0	0
2027	96	26.31			0	0
2028	97	27.31			0	0
2029	98	28.31			0	0
2030	99	29.31			0	0
2031	100	30.31			0	0
2032	101	31.31			0	0
2033	102	32.31			0	0
2034	103	33.31			0	0
2035	104	34.31			0	0
2036	105	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-3

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. James Thomas Lynch, Jr.**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **December 12, 2002**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.4%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. JAMES LYNCH

	PRESENT VALUE
Present Value of Lost Earnings	\$537,777
Present Value of Retirement Benefits	196,063
Present Value of Lost Replacement Services	0
Total	\$733,840

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
74,951	3.0%	17.110%	2,424	17.361%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. JAMES LYNCH
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	55	0.31	1.00000	\$22,983	\$736	\$0	(\$3,932)	(\$3,307)	\$16,479	\$16,479
2002	56	1.31	1.03000	77,200	2,496	(1,982)	(12,813)	(10,776)	54,125	54,125
2003	57	2.31	1.03000	79,516	2,571	(2,041)	(13,197)	(11,099)	55,749	55,749
2004	58	3.31	1.03000	81,901	2,648	(2,102)	(13,593)	(11,432)	57,422	57,422
2005	59	4.31	1.03000	84,358	2,728	(2,166)	(14,001)	(11,775)	59,144	59,144
2006	60	5.31	1.03000	86,889	2,810	(2,231)	(14,421)	(12,128)	60,919	60,919
2007	61	6.31	1.03000	89,496	2,894	(2,297)	(14,853)	(12,492)	62,746	62,746
2008	62	7.31	1.03000	92,180	2,981	(2,366)	(15,299)	(12,867)	64,629	64,629
2009	63	8.31	1.03000	94,946	3,070	(2,437)	(15,758)	(13,253)	66,568	66,568
2010	64	8.89	1.03000	57,046	1,845	(1,464)	(9,468)	(7,963)	39,995	39,995
Total				\$766,514	\$24,778	(\$19,087)	(\$127,334)	(\$107,093)	\$537,777	\$537,777

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.110%	17.361%	-7.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. JAMES LYNCH
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	55	0.31	(\$1,609)	\$0	\$0	\$279	(\$1,330)	(\$1,330)
2002	56	1.31	(5,242)	0	0	910	(4,332)	(4,332)
2003	57	2.31	(5,399)	0	0	937	(4,462)	(4,462)
2004	58	3.31	(5,561)	0	0	965	(4,596)	(4,596)
2005	59	4.31	(5,728)	0	0	994	(4,734)	(4,734)
2006	60	5.31	(5,900)	0	0	1,024	(4,876)	(4,876)
2007	61	6.31	(6,077)	0	0	1,055	(5,022)	(5,022)
2008	62	7.31	(6,259)	(9,615)	1,645	2,470	(11,758)	(11,758)
2009	63	8.31	(6,447)	(23,537)	4,027	4,506	(21,450)	(21,450)
2010	64	9.31	(3,873)	(5,083)	870	1,404	(6,683)	(6,683)
2011	65	10.31	0	21,841	(3,737)	(3,143)	14,961	14,961
2012	66	11.31	0	22,278	(3,812)	(3,206)	15,260	15,260
2013	67	12.31	0	22,723	(3,888)	(3,270)	15,565	15,565
2014	68	13.31	0	23,177	(3,966)	(3,335)	15,876	15,876
2015	69	14.31	0	23,640	(4,045)	(3,402)	16,193	16,193
2016	70	15.31	0	24,113	(4,126)	(3,470)	16,517	16,517
2017	71	16.31	0	24,595	(4,208)	(3,539)	16,848	16,848
2018	72	17.31	0	25,086	(4,292)	(3,610)	17,184	17,184
2019	73	18.31	0	25,587	(4,378)	(3,682)	17,527	17,527
2020	74	19.31	0	26,099	(4,466)	(3,756)	17,878	17,558
2021	75	20.31	0	26,621	(4,555)	(3,831)	18,235	17,320
2022	76	21.31	0	27,153	(4,646)	(3,907)	18,600	17,085
2023	77	22.31	0	27,696	(4,739)	(3,986)	18,972	16,854
2024	78	23.31	0	28,250	(4,834)	(4,065)	19,351	16,626
2025	79	24.31	0	28,815	(4,930)	(4,147)	19,738	16,401
2026	80	25.31	0	29,392	(5,029)	(4,230)	20,133	16,179
2027	81	25.39	0	2,498	(427)	(359)	1,711	1,350
Total			(\$52,095)	\$371,330	(\$63,535)	(\$44,391)	\$211,309	\$196,063

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MR. JAMES LYNCH**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	55	0.31			\$0	\$0
2002	56	1.31			0	0
2003	57	2.31			0	0
2004	58	3.31			0	0
2005	59	4.31			0	0
2006	60	5.31			0	0
2007	61	6.31			0	0
2008	62	7.31			0	0
2009	63	8.31			0	0
2010	64	9.31			0	0
2011	65	10.31			0	0
2012	66	11.31			0	0
2013	67	12.31			0	0
2014	68	13.31			0	0
2015	69	14.31			0	0
2016	70	15.31			0	0
2017	71	16.31			0	0
2018	72	17.31			0	0
2019	73	18.31			0	0
2020	74	19.31			0	0
2021	75	20.31			0	0
2022	76	21.31			0	0
2023	77	22.31			0	0
2024	78	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-4

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Nancy T. Mauro**

January 4, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **October 21, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MRS. NANCY T. MAURO

	PRESENT VALUE
Present Value of Lost Earnings	\$1,207,595
Present Value of Retirement Benefits	467,965
Present Value of Lost Replacement Services	0
Total	\$1,675,560

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
126,249	3.0%	21.600%	3,105	12.486%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MRS. NANCY T. MAURO
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	51	0.31	1.00000	\$38,713	\$952	\$0	(\$8,362)	(\$3,790)	\$27,513	\$27,513
2002	52	1.31	1.03000	130,036	3,198	(3,134)	(27,245)	(12,348)	90,507	90,507
2003	53	2.31	1.03000	133,938	3,294	(3,228)	(28,063)	(12,718)	93,223	93,223
2004	54	3.31	1.03000	137,956	3,392	(3,325)	(28,904)	(13,100)	96,019	96,019
2005	55	4.31	1.03000	142,094	3,494	(3,424)	(29,772)	(13,493)	98,900	98,900
2006	56	5.31	1.03000	146,357	3,599	(3,527)	(30,665)	(13,898)	101,867	101,867
2007	57	6.31	1.03000	150,748	3,707	(3,633)	(31,585)	(14,315)	104,923	104,923
2008	58	7.31	1.03000	155,270	3,818	(3,742)	(32,532)	(14,744)	108,071	108,071
2009	59	8.31	1.03000	159,928	3,933	(3,854)	(33,508)	(15,186)	111,313	111,313
2010	60	9.31	1.03000	164,726	4,051	(3,970)	(34,513)	(15,642)	114,652	114,652
2011	61	10.31	1.03000	169,668	4,172	(4,089)	(35,549)	(16,111)	118,092	118,092
2012	62	11.31	1.03000	174,758	4,298	(4,211)	(36,615)	(16,595)	121,634	121,634
2013	63	11.47	1.03000	30,001	738	(723)	(6,286)	(2,849)	20,881	20,881
Total				\$1,734,194	\$42,646	(\$40,858)	(\$363,599)	(\$164,788)	\$1,207,595	\$1,207,595

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	21.600%	12.486%	0.000%	5.100%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MRS. NANCY T. MAURO
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	NET PENSION (PROJECTED-VESTED)	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	51	0.31	\$0	\$1,974	(\$426)	(\$193)	\$1,355	\$1,355
2002	52	1.31	0	6,433	(1,389)	(630)	4,414	4,414
2003	53	2.31	0	6,626	(1,431)	(649)	4,546	4,546
2004	54	3.31	0	6,825	(1,474)	(668)	4,682	4,682
2005	55	4.31	0	7,029	(1,518)	(688)	4,823	4,823
2006	56	5.31	0	7,240	(1,564)	(709)	4,968	4,968
2007	57	6.31	0	7,457	(1,611)	(730)	5,117	5,117
2008	58	7.31	0	7,681	(1,659)	(752)	5,270	5,270
2009	59	8.31	0	7,912	(1,709)	(774)	5,428	5,428
2010	60	9.31	0	8,149	(1,760)	(798)	5,591	5,591
2011	61	10.31	0	8,393	(1,813)	(822)	5,759	5,759
2012	62	11.31	0	8,645	(1,867)	(846)	5,931	5,931
2013	63	12.31	0	1,484	(321)	(145)	1,018	1,018
2014	64	13.31	0	0	0	0	0	0
2015	65	14.31	29,290	0	0	(3,657)	25,633	25,633
2016	66	15.31	35,148	0	0	(4,389)	30,759	30,759
2017	67	16.31	35,148	0	0	(4,389)	30,759	30,759
2018	68	17.31	35,148	0	0	(4,389)	30,759	30,759
2019	69	18.31	35,148	0	0	(4,389)	30,759	30,759
2020	70	19.31	35,148	0	0	(4,389)	30,759	30,130
2021	71	20.31	35,148	0	0	(4,389)	30,759	28,999
2022	72	21.31	35,148	0	0	(4,389)	30,759	27,911
2023	73	22.31	35,148	0	0	(4,389)	30,759	26,863
2024	74	23.31	35,148	0	0	(4,389)	30,759	25,855
2025	75	24.31	35,148	0	0	(4,389)	30,759	24,884
2026	76	25.31	35,148	0	0	(4,389)	30,759	23,950
2027	77	26.31	35,148	0	0	(4,389)	30,759	23,051
2028	78	27.31	35,148	0	0	(4,389)	30,759	22,186
2029	79	28.31	35,148	0	0	(4,389)	30,759	21,353
2030	80	28.56	8,787	0	0	(1,097)	7,690	5,212
Total			\$530,149	\$85,849	(\$18,543)	(\$74,601)	\$522,853	\$467,965

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MRS. NANCY T. MAURO

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	51	0.31			\$0	\$0
2002	52	1.31			0	0
2003	53	2.31			0	0
2004	54	3.31			0	0
2005	55	4.31			0	0
2006	56	5.31			0	0
2007	57	6.31			0	0
2008	58	7.31			0	0
2009	59	8.31			0	0
2010	60	9.31			0	0
2011	61	10.31			0	0
2012	62	11.31			0	0
2013	63	12.31			0	0
2014	64	13.31			0	0
2015	65	14.31			0	0
2016	66	15.31			0	0
2017	67	16.31			0	0
2018	68	17.31			0	0
2019	69	18.31			0	0
2020	70	19.31			0	0
2021	71	20.31			0	0
2022	72	21.31			0	0
2023	73	22.31			0	0
2024	74	23.31			0	0
2025	75	24.31			0	0
2026	76	25.31			0	0
2027	77	26.31			0	0
2028	78	27.31			0	0
2029	79	28.31			0	0
2030	80	29.31			0	0
2031	81	30.31			0	0
2032	82	31.31			0	0
2033	83	32.31			0	0
2034	84	33.31			0	0
2035	85	34.31			0	0
2036	86	35.06			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-5

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Salvatore Lopes**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 5, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mr. Salvatore Lopes

	<u>Present Value</u>
Present Value of Lost Earnings	\$2,235,767
Present Value of Retirement Benefits	70,929
Present Value of Lost Replacement Services	262,358
Total	<u><u>\$2,569,053</u></u>

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
55,968	3.0%	16.100%	2,443	9.35-18.26%

Exhibit 2a. Present Value of Lost Earnings
Mr. Salvatore Lopes
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Disability Benefits Former Employer	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	40	0.31	1.00000	\$17,162	\$749	\$11,844	\$0	(\$4,670)	(\$2,277)	\$22,809	\$22,809
2002	41	1.31	1.05179	58,866	2,569	38,626	(1,546)	(15,225)	(7,422)	75,867	75,867
2003	42	2.31	1.04979	61,797	2,697	38,626	(1,623)	(15,683)	(7,645)	78,168	78,168
2004	43	3.31	1.04779	64,750	2,826	38,626	(1,701)	(16,144)	(7,870)	80,487	80,487
2005	44	4.31	1.04579	67,715	2,955	38,626	(1,779)	(16,607)	(8,096)	82,815	82,815
2006	45	5.31	1.04380	70,682	3,085	38,626	(1,857)	(17,071)	(8,322)	85,143	85,143
2007	46	6.31	1.04182	73,637	3,214	38,626	(1,934)	(17,532)	(8,547)	87,464	87,464
2008	47	7.31	1.03984	76,571	3,342	38,626	(2,011)	(17,990)	(8,770)	89,767	89,767
2009	48	8.31	1.03786	79,469	3,468	38,626	(2,088)	(18,443)	(8,991)	92,042	92,042
2010	49	9.31	1.03588	82,321	3,593	38,626	(2,162)	(18,888)	(12,178)	91,311	91,311
2011	50	10.31	1.03391	85,112	3,715	38,626	(2,236)	(19,324)	(12,459)	93,434	93,434
2012	51	11.31	1.03194	87,831	3,833	38,626	(2,307)	(19,749)	(12,733)	95,501	95,501
2013	52	12.31	1.03000	90,466	3,948	38,626	(2,376)	(20,160)	(19,188)	91,316	91,316
2014	53	13.31	1.03000	93,180	4,067	38,626	(2,448)	(20,584)	(19,591)	93,249	93,249
2015	54	14.31	1.03000	95,975	4,189	38,626	(2,521)	(21,021)	(20,007)	95,241	95,241
2016	55	15.31	1.03000	98,855	4,314	38,626	(2,597)	(21,470)	(20,435)	97,293	97,293
2017	56	16.31	1.03000	101,820	4,444	38,626	(2,675)	(21,933)	(20,876)	99,406	99,406
2018	57	17.31	1.03000	104,875	4,577	38,626	(2,755)	(22,411)	(21,330)	101,583	101,583
2019	58	18.31	1.03000	108,021	4,714	38,626	(2,838)	(22,902)	(21,797)	103,825	103,825
2020	59	19.31	1.03000	111,262	4,856	38,626	(2,923)	(23,408)	(22,279)	106,134	103,963
2021	60	20.31	1.03000	114,600	5,001	38,626	(3,010)	(23,929)	(22,775)	108,512	102,303
2022	61	21.31	1.03000	68,856	3,005	38,626	(1,809)	(16,785)	(15,976)	75,917	68,887
2023	62	22.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	23,451
2024	63	23.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	22,571
2025	64	24.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	21,724
2026	65	25.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	20,908
2027	66	26.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	20,123
2028	67	27.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	19,368
2029	68	28.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	18,641
2030	69	29.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	17,941
2031	70	30.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	17,268
2032	71	31.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	16,620
2033	72	32.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	15,996
2034	73	33.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	15,395
2035	74	34.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	14,818
2036	75	35.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	14,261
2037	76	36.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	13,726
2038	77	37.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	13,211
2039	78	38.31	1.03000	0	0	38,626	0	(6,032)	(5,741)	26,852	12,715
2040	79	38.72	1.03000	0	0	16,094	0	(2,513)	(2,392)	11,189	5,156
Total				\$1,813,825	\$79,161	\$1,495,725	(\$47,196)	(\$516,992)	(\$409,559)	\$2,414,964	\$2,235,767

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	9.35-18.26%	4.000%	0.763%

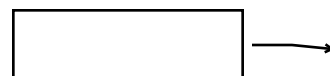
Exhibit 3a. Present Value of Lost Pension Benefits
Mr. Salvatore Lopes
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(K)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	40	0.31	\$686	\$131	\$0	(\$149)	\$668	\$668
2002	41	1.31	2,284	436	0	(254)	2,465	2,465
2003	42	2.31	2,398	457	0	(267)	2,588	2,588
2004	43	3.31	2,512	479	0	(280)	2,712	2,712
2005	44	4.31	2,627	501	0	(293)	2,836	2,836
2006	45	5.31	2,742	523	0	(305)	2,960	2,960
2007	46	6.31	2,857	545	0	(318)	3,084	3,084
2008	47	7.31	2,971	567	0	(331)	3,207	3,207
2009	48	8.31	3,083	588	0	(343)	3,328	3,328
2010	49	9.31	3,194	609	0	(471)	3,333	3,333
2011	50	10.31	3,302	630	0	(486)	3,446	3,446
2012	51	11.31	3,408	650	0	(502)	3,556	3,556
2013	52	12.31	3,510	669	0	(763)	3,416	3,416
2014	53	13.31	3,615	689	0	(786)	3,519	3,519
2015	54	14.31	3,724	710	0	(810)	3,624	3,624
2016	55	15.31	3,836	731	0	(834)	3,733	3,733
2017	56	16.31	3,951	753	0	(859)	3,845	3,845
2018	57	17.31	4,069	776	0	(885)	3,960	3,960
2019	58	18.31	4,191	799	0	(911)	4,079	4,079
2020	59	19.31	4,317	823	0	(939)	4,201	4,115
2021	60	20.31	4,446	848	0	(967)	4,327	4,080
2022	61	20.89	2,672	509	0	(581)	2,600	2,378
Total			\$70,397	\$13,424	\$0	(\$12,336)	\$71,484	\$70,929

Exhibit 4a. Loss Estimated Value of Replacement Services
Mr. Salvatore Lopes

Year	Age	Time Frame	Household Services	Care Services	Babysitting	Total Services	Present Value
2001	40	0.31	\$4,931	\$1,527	\$2,392	\$6,458	\$6,458
2002	41	1.31	16,562	5,129	8,034	21,692	21,692
2003	42	2.31	17,059	5,283	8,275	22,343	22,343
2004	43	3.31	17,571	5,442	8,523	23,013	23,013
2005	44	4.31	18,098	5,605	8,779	23,703	23,703
2006	45	5.31	18,641	5,773	6,903	24,414	24,414
2007	46	6.31	19,200	5,946		25,147	25,147
2008	47	7.31	19,776	6,125		25,901	25,901
2009	48	8.31	19,058	5,523		24,581	24,581
2010	49	9.31	17,975	4,697		22,672	22,672
2011	50	10.31	18,514	4,838		23,352	23,352
2012	51	11.10	15,129	3,954		19,082	19,082
Total			\$202,515	\$59,843	\$42,906	\$262,358	\$262,358

Exhibit B-6



John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Dean Elroy Mattson**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **January 28, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.4%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. DEAN ELROY MATTSON

	PRESENT VALUE
Present Value of Lost Earnings	\$384,116
Present Value of Retirement Benefits	667,828
Present Value of Lost Replacement Services	0
Total	\$1,051,944

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
104,319	3.0%	19.870%	2,423	48.039%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. DEAN ELROY MATTSO
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	57	0.31	1.00000	\$31,222	\$743	\$0	(\$6,204)	(\$12,019)	\$13,743	\$13,743
2002	58	1.31	1.03000	107,448	2,496	(2,643)	(20,709)	(40,120)	46,471	46,471
2003	59	2.31	1.03000	110,672	2,571	(2,722)	(21,331)	(41,324)	47,865	47,865
2004	60	3.31	1.03000	113,992	2,648	(2,804)	(21,971)	(42,564)	49,301	49,301
2005	61	4.31	1.03000	117,412	2,727	(2,888)	(22,630)	(43,841)	50,780	50,780
2006	62	5.31	1.03000	120,934	2,809	(2,975)	(23,309)	(45,156)	52,304	52,304
2007	63	6.31	1.03000	124,562	2,893	(3,064)	(24,008)	(46,510)	53,873	53,873
2008	64	7.31	1.03000	128,299	2,980	(3,156)	(24,728)	(47,906)	55,489	55,489
2009	65	7.56	1.03000	33,037	767	(813)	(6,368)	(12,336)	14,288	14,288
Total				\$887,578	\$20,634	(\$21,064)	(\$171,257)	(\$331,774)	\$384,116	\$384,116

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	19.870%	48.039%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. DEAN ELROY MATTSO
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	MILITARY PENSION	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	57	0.31	\$0	\$13,290	(\$2,641)	(\$5,116)	\$5,534	\$5,534
2002	58	1.31	4,169	54,225	(10,775)	(22,876)	24,743	24,743
2003	59	2.31	4,294	55,310	(10,990)	(23,354)	25,260	25,260
2004	60	3.31	4,423	56,416	(11,210)	(23,841)	25,788	25,788
2005	61	4.31	4,556	57,544	(11,434)	(24,339)	26,326	26,326
2006	62	5.31	4,692	58,695	(11,663)	(24,848)	26,876	26,876
2007	63	6.31	4,833	59,869	(11,896)	(25,368)	27,438	27,438
2008	64	7.31	4,978	61,066	(12,134)	(25,898)	28,012	28,012
2009	65	8.31	1,282	62,287	(12,376)	(24,593)	26,600	26,600
2010	66	9.31	0	63,533	(12,624)	(24,456)	26,453	26,453
2011	67	10.31	0	64,804	(12,877)	(24,946)	26,982	26,982
2012	68	11.31	0	66,100	(13,134)	(25,445)	27,521	27,521
2013	69	12.31	0	67,422	(13,397)	(25,953)	28,072	28,072
2014	70	13.31	0	68,770	(13,665)	(26,472)	28,633	28,633
2015	71	14.31	0	70,145	(13,938)	(27,002)	29,206	29,206
2016	72	15.31	0	71,548	(14,217)	(27,542)	29,790	29,790
2017	73	16.31	0	72,979	(14,501)	(28,093)	30,386	30,386
2018	74	17.31	0	74,439	(14,791)	(28,655)	30,993	30,993
2019	75	18.31	0	75,928	(15,087)	(29,228)	31,613	31,613
2020	76	19.31	0	77,447	(15,389)	(29,812)	32,246	31,669
2021	77	20.31	0	78,996	(15,697)	(30,409)	32,891	31,240
2022	78	21.31	0	80,576	(16,010)	(31,017)	33,549	30,817
2023	79	22.31	0	82,188	(16,331)	(31,637)	34,220	30,400
2024	80	23.31	0	83,832	(16,657)	(32,270)	34,904	29,988
2025	81	23.56	0	21,377	(4,248)	(8,229)	8,901	7,488
Total			\$33,227	\$1,598,786	(\$317,679)	(\$631,398)	\$682,936	\$667,828

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. DEAN ELROY MATTSON

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	57	0.31			\$0	\$0
2002	58	1.31			0	0
2003	59	2.31			0	0
2004	60	3.31			0	0
2005	61	4.31			0	0
2006	62	5.31			0	0
2007	63	6.31			0	0
2008	64	7.31			0	0
2009	65	8.31			0	0
2010	66	9.31			0	0
2011	67	10.31			0	0
2012	68	11.31			0	0
2013	69	12.31			0	0
2014	70	13.31			0	0
2015	71	14.31			0	0
2016	72	15.31			0	0
2017	73	16.31			0	0
2018	74	17.31			0	0
2019	75	18.31			0	0
2020	76	19.31			0	0
2021	77	20.31			0	0
2022	78	21.31			0	0
2023	79	22.31			0	0
2024	80	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-7

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Robert T. Linnane**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **June 9, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

The amount that was awarded by **The Fund** was \$200,000 higher than that set forth in their Valuation Model. The amount computed by the model was \$720,965, whereas the amount that **The Fund** determined to be the appropriate value of economic loss was \$920,965. In order to calculate the present value of economic loss, we converted the annual values in **The Fund**'s valuation model to the annual amounts that could have produced the actual amount paid, assuming all else remained the same. These amounts were set equal to the model's values multiplied by 1.2774 (or \$920,965 divided by \$720,965).

In preparing this update, the only document reviewed is **The Fund**'s report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund**'s analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	4.2%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. ROBERT T. LINNANE

	PRESENT VALUE
Present Value of Lost Earnings	\$1,354,888
Present Value of Retirement Benefits	336,235
Present Value of Lost Replacement Services	0
Total	\$1,691,123

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
57,759	3.0%	14.270%	5,207	64.441%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. ROBERT T. LINNANE
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE-SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	33	0.31	1.00000	\$17,711	\$1,597	\$0	(\$2,527)	(\$9,785)	\$6,996	\$6,996
2002	34	1.31	1.06591	61,566	5,550	(1,726)	(8,522)	(32,992)	23,876	23,876
2003	35	2.31	1.06388	65,498	5,905	(1,836)	(9,066)	(35,099)	25,402	25,402
2004	36	3.31	1.06185	69,549	6,270	(1,950)	(9,627)	(37,270)	26,973	26,973
2005	37	4.31	1.05983	73,711	6,645	(2,067)	(10,203)	(39,500)	28,587	28,587
2006	38	5.31	1.05781	77,972	7,030	(2,186)	(10,793)	(41,784)	30,239	30,239
2007	39	6.31	1.05580	82,323	7,422	(2,308)	(11,395)	(44,115)	31,927	31,927
2008	40	7.31	1.05379	86,752	7,821	(2,432)	(12,008)	(46,488)	33,644	33,644
2009	41	8.31	1.05179	91,244	8,226	(2,558)	(12,630)	(48,896)	35,386	35,386
2010	42	9.31	1.04979	95,787	8,636	(2,686)	(13,259)	(51,330)	37,148	37,148
2011	43	10.31	1.04779	100,364	9,048	(2,814)	(13,892)	(53,783)	38,923	38,923
2012	44	11.31	1.04579	104,961	9,463	(2,943)	(14,529)	(56,246)	40,706	40,706
2013	45	12.31	1.04380	109,558	9,877	(3,072)	(15,165)	(58,710)	42,489	42,489
2014	46	13.31	1.04182	114,140	10,290	(3,200)	(15,799)	(61,165)	44,266	44,266
2015	47	14.31	1.03984	118,687	10,700	(3,328)	(16,428)	(63,602)	46,029	46,029
2016	48	15.31	1.03786	123,180	11,105	(3,454)	(17,050)	(66,009)	47,772	47,772
2017	49	16.31	1.03588	127,599	11,504	(3,578)	(17,662)	(68,378)	49,486	49,486
2018	50	17.31	1.03391	131,926	11,894	(3,699)	(18,261)	(70,696)	51,164	51,164
2019	51	18.31	1.03194	136,140	12,274	(3,817)	(18,844)	(72,955)	52,798	52,798
2020	52	19.31	1.03000	140,225	12,642	(3,932)	(19,410)	(75,143)	54,382	53,187
2021	53	20.31	1.03000	144,431	13,021	(4,050)	(19,992)	(77,398)	56,013	52,575
2022	54	21.31	1.03000	148,764	13,412	(4,171)	(20,592)	(79,720)	57,694	51,969
2023	55	22.31	1.03000	153,227	13,814	(4,296)	(21,210)	(82,111)	59,425	51,371
2024	56	23.31	1.03000	157,824	14,229	(4,425)	(21,846)	(84,574)	61,207	50,779
2025	57	24.31	1.03000	162,559	14,656	(4,558)	(22,501)	(87,112)	63,044	50,194
2026	58	25.31	1.03000	167,436	15,095	(4,695)	(23,176)	(89,725)	64,935	49,616
2027	59	26.31	1.03000	172,459	15,548	(4,835)	(23,872)	(92,417)	66,883	49,045
2028	60	27.31	1.03000	177,632	16,014	(4,980)	(24,588)	(95,189)	68,889	48,480
2029	61	28.31	1.03000	182,961	16,495	(5,130)	(25,325)	(98,045)	70,956	47,922
2030	62	29.31	1.03000	188,450	16,990	(5,284)	(26,085)	(100,986)	73,085	47,370
2031	63	30.31	1.03000	194,104	17,499	(5,442)	(26,868)	(104,016)	75,277	46,824
2032	64	31.31	1.03000	199,927	18,024	(5,605)	(27,674)	(107,136)	77,536	46,285
2033	65	31.64	1.03000	68,641	6,188	(1,925)	(9,501)	(36,783)	26,620	15,460
Total				\$4,047,311	\$364,886	(\$112,981)	(\$560,301)	(\$2,169,158)	\$1,569,757	\$1,354,888

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	14.270%	64.441%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. ROBERT T. LINNANE
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	PROJECTED PENSION	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	33	0.31	(\$204)	\$0	\$0	\$131	(\$72)	(\$72)
2002	34	1.31	(708)	0	0	456	(252)	(252)
2003	35	2.31	(785)	0	0	506	(279)	(279)
2004	36	3.31	(834)	0	0	537	(296)	(296)
2005	37	4.31	(883)	0	0	569	(314)	(314)
2006	38	5.31	(934)	0	0	602	(332)	(332)
2007	39	6.31	(987)	0	0	636	(351)	(351)
2008	40	7.31	(1,040)	0	0	670	(370)	(370)
2009	41	8.31	(1,094)	0	0	705	(389)	(389)
2010	42	9.31	(1,149)	0	0	740	(408)	(408)
2011	43	10.31	(1,202)	0	0	775	(428)	(428)
2012	44	11.31	(1,259)	0	0	811	(448)	(448)
2013	45	12.31	(1,314)	0	0	846	(467)	(467)
2014	46	13.31	(1,369)	0	0	882	(487)	(487)
2015	47	14.31	(1,422)	0	0	916	(506)	(506)
2016	48	15.31	(1,477)	0	0	952	(525)	(525)
2017	49	16.31	(1,530)	0	0	986	(544)	(544)
2018	50	17.31	(1,582)	0	0	1,019	(562)	(562)
2019	51	18.31	(1,633)	0	0	1,052	(581)	(581)
2020	52	19.31	(139)	0	0	90	(50)	(48)
2021	53	20.31	0	0	0	0	0	0
2022	54	21.31	0	0	0	0	0	0
2023	55	22.31	0	0	0	0	0	0
2024	56	23.31	0	0	0	0	0	0
2025	57	24.31	6,776	83,917	(11,975)	(50,726)	27,991	22,286
2026	58	25.31	6,979	91,545	(13,064)	(55,072)	30,389	23,220
2027	59	26.31	7,188	91,545	(13,064)	(55,207)	30,464	22,339
2028	60	27.31	7,404	91,545	(13,064)	(55,346)	30,540	21,492
2029	61	28.31	7,626	91,545	(13,064)	(55,489)	30,619	20,679
2030	62	29.31	7,855	91,775	(13,096)	(55,763)	30,771	19,944
2031	63	30.31	8,090	92,005	(13,129)	(56,042)	30,925	19,236
2032	64	31.31	8,333	92,235	(13,162)	(56,325)	31,081	18,554
2033	65	32.31	2,861	92,465	(13,195)	(52,926)	29,205	16,731
2034	66	33.31	0	92,695	(13,228)	(51,209)	28,258	15,536
2035	67	34.31	0	92,925	(13,260)	(51,336)	28,328	14,947
2036	68	35.31	0	93,155	(13,293)	(51,464)	28,398	14,380
2037	69	36.31	0	93,385	(13,326)	(51,591)	28,468	13,834
2038	70	37.31	0	93,615	(13,359)	(51,718)	28,538	13,309
2039	71	38.31	0	93,845	(13,392)	(51,845)	28,608	12,804
2040	72	39.31	0	94,075	(13,424)	(51,972)	28,678	12,318
2041	73	40.31	0	94,304	(13,457)	(52,099)	28,749	11,851
2042	74	41.31	0	94,534	(13,490)	(52,226)	28,819	11,401
2043	75	42.31	0	94,764	(13,523)	(52,353)	28,889	10,968
2044	76	43.31	0	94,994	(13,556)	(52,480)	28,959	10,551
2045	77	44.31	0	95,224	(13,588)	(52,607)	29,029	10,151
2046	78	45.06	0	71,591	(10,216)	(39,551)	21,824	7,361
Total			\$41,571	\$2,017,684	(\$287,924)	(\$1,141,461)	\$629,870	\$336,235

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MR. ROBERT T. LINNANE**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	33	0.31			\$0	\$0
2002	34	1.31			0	0
2003	35	2.31			0	0
2004	36	3.31			0	0
2005	37	4.31			0	0
2006	38	5.31			0	0
2007	39	6.31			0	0
2008	40	7.31			0	0
2009	41	8.31			0	0
2010	42	9.31			0	0
2011	43	10.31			0	0
2012	44	11.31			0	0
2013	45	12.31			0	0
2014	46	13.31			0	0
2015	47	14.31			0	0
2016	48	15.31			0	0
2017	49	16.31			0	0
2018	50	17.31			0	0
2019	51	18.31			0	0
2020	52	19.31			0	0
2021	53	20.31			0	0
2022	54	21.31			0	0
2023	55	22.31			0	0
2024	56	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-8

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Jay Magazine**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 12, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

For replacement services, the amount that was awarded by **The Fund** was \$75,091 higher than that set forth in their Valuation Model. The amount computed by the model was \$440,323, whereas the amount that **The Fund** determined to be the appropriate value of lost services was \$515,414. In order to calculate the present value of lost replacement services, we converted the monthly values in **The Fund's** valuation model to the annual amounts that could have produced the actual amount paid, assuming all else remained the same. This amount was set equal to the model's amount multiplied by 1.1705 (or \$515,414 divided by \$440,323).

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. JAY MAGAZINE

	PRESENT VALUE
Present Value of Lost Earnings	\$2,194,923
Present Value of Retirement Benefits	112,983
Present Value of Lost Replacement Services	746,537
Total	\$3,054,443

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
146,087	3.0%	25.000%	2,430	6.68-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. JAY MAGAZINE
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	48	0.31	1.00000	\$44,796	\$745	\$0	(\$11,199)	(\$2,244)	\$32,098	\$32,098
2002	49	1.31	1.03588	151,328	2,517	(3,462)	(36,697)	(7,353)	106,334	106,334
2003	50	2.31	1.03391	156,460	2,602	(3,579)	(37,942)	(7,602)	109,939	109,939
2004	51	3.31	1.03194	161,458	2,685	(3,693)	(39,154)	(7,845)	113,451	113,451
2005	52	4.31	1.03000	166,301	2,766	(3,804)	(40,328)	(8,080)	116,855	116,855
2006	53	5.31	1.03000	171,291	2,849	(3,918)	(41,538)	(8,323)	120,360	120,360
2007	54	6.31	1.03000	176,429	2,934	(4,036)	(42,784)	(8,572)	123,971	123,971
2008	55	7.31	1.03000	181,722	3,022	(4,157)	(44,068)	(11,505)	125,015	125,015
2009	56	8.31	1.03000	187,174	3,113	(4,281)	(45,390)	(11,850)	128,765	128,765
2010	57	9.31	1.03000	192,789	3,206	(4,410)	(46,751)	(12,206)	132,628	132,628
2011	58	10.31	1.03000	198,573	3,302	(4,542)	(48,154)	(18,038)	131,141	131,141
2012	59	11.31	1.03000	204,530	3,402	(4,678)	(49,598)	(18,579)	135,075	135,075
2013	60	12.31	1.03000	210,666	3,504	(4,819)	(51,086)	(19,137)	139,127	139,127
2014	61	13.31	1.03000	216,986	3,609	(4,963)	(52,619)	(19,711)	143,301	143,301
2015	62	14.31	1.03000	223,495	3,717	(5,112)	(54,198)	(20,302)	147,600	147,600
2016	63	15.31	1.03000	230,200	3,828	(5,266)	(55,824)	(20,911)	152,028	152,028
2017	64	16.31	1.03000	237,106	3,943	(5,424)	(57,498)	(21,539)	156,589	156,589
2018	65	16.81	1.03000	122,111	2,031	(2,793)	(29,612)	(11,092)	80,644	80,644
Total				\$3,233,415	\$53,775	(\$72,937)	(\$784,439)	(\$234,890)	\$2,194,923	\$2,194,923

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	25.000%	6.68-12.49%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. JAY MAGAZINE
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	401(K)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	48	0.31	\$1,792	\$0	\$0	(\$120)	\$1,672	\$1,672
2002	49	1.31	5,872	0	0	(392)	5,479	5,479
2003	50	2.31	6,071	0	0	(405)	5,665	5,665
2004	51	3.31	6,265	0	0	(418)	5,846	5,846
2005	52	4.31	6,452	0	0	(431)	6,022	6,022
2006	53	5.31	6,646	0	0	(444)	6,202	6,202
2007	54	6.31	6,845	0	0	(457)	6,388	6,388
2008	55	7.31	7,051	0	0	(614)	6,437	6,437
2009	56	8.31	7,262	0	0	(632)	6,630	6,630
2010	57	9.31	7,480	0	0	(651)	6,829	6,829
2011	58	10.31	7,705	0	0	(962)	6,743	6,743
2012	59	11.31	7,936	0	0	(991)	6,945	6,945
2013	60	12.31	8,174	0	0	(1,021)	7,153	7,153
2014	61	13.31	8,419	0	0	(1,051)	7,368	7,368
2015	62	14.31	8,672	0	0	(1,083)	7,589	7,589
2016	63	15.31	8,932	0	0	(1,115)	7,817	7,817
2017	64	16.31	9,200	0	0	(1,149)	8,051	8,051
2018	65	16.81	4,738	0	0	(592)	4,146	4,146
Total			\$125,510	\$0	\$0	(\$12,527)	\$112,983	\$112,983

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. JAY MAGAZINE

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	PSYCHOTHERAPY FOR SON	TOTAL SERVICES	PRESENT VALUE
2001	48	0.31	\$5,772	\$5,953	\$1,785	\$13,509	\$13,509
2002	49	1.31	19,387	19,995	0	39,381	39,381
2003	50	2.31	19,968	20,594	0	40,563	40,563
2004	51	3.31	20,568	21,212	0	41,780	41,780
2005	52	4.31	21,185	21,849	0	43,033	43,033
2006	53	5.31	21,820	22,504	0	44,324	44,324
2007	54	6.31	19,907	18,084	0	37,992	37,992
2008	55	7.31	19,832	17,293	0	37,125	37,125
2009	56	8.31	20,427	17,811	0	38,238	38,238
2010	57	9.31	19,031	12,797	0	31,829	31,829
2011	58	10.31	15,630	2,209	0	17,839	17,839
2012	59	11.31	16,099	2,275	0	18,374	18,374
2013	60	12.31	16,582	2,343	0	18,925	18,925
2014	61	13.31	17,080	2,413	0	19,493	19,493
2015	62	14.31	17,592	2,486	0	20,078	20,078
2016	63	15.31	18,120	2,560	0	20,680	20,680
2017	64	16.31	18,663	2,637	0	21,301	21,301
2018	65	17.31	19,223	2,716	0	21,940	21,940
2019	66	18.31	19,800	2,798	0	22,598	22,598
2020	67	19.31	20,394	2,882	0	23,276	22,694
2021	68	20.31	21,006	2,968	0	23,974	22,304
2022	69	21.31	21,636	3,057	0	24,693	21,921
2023	70	22.31	22,285	3,149	0	25,434	21,545
2024	71	23.31	22,954	3,243	0	26,197	21,175
2025	72	24.31	23,642	3,341	0	26,983	20,811
2026	73	25.31	24,352	3,441	0	27,793	20,454
2027	74	26.31	25,082	3,544	0	28,626	20,102
2028	75	27.31	25,835	3,651	0	29,485	19,757
2029	76	27.65	9,137	1,291	0	10,428	6,770
Total			\$563,010	\$231,097	\$1,785	\$795,892	\$746,537

Exhibit B-9

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mrs. Lisa Kearney-Griffin**

December 29, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **March 11, 3004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,



John E. Beauzile

Valuation Date	01-Jan-20
Discount Rate	3.9%

Exhibit 1. Summary of Economic Damages
Mrs. Lisa Kearney-Griffin

	Present Value
Present Value of Lost Earnings	\$1,534,801
Present Value of Retirement Benefits	186,624
Present Value of Lost Replacement Services	0
Total	\$1,721,425

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
45,754	3.0%	14.720%	2,449	11.1-22.78%

Exhibit 2a. Present Value of Lost Earnings
Mrs. Lisa Kearney-Griffin
Special Master Worklife

Year	Age	Time Frame	Age-Specific Growth Factor	Earnings	Benefits	Unempl. Adj.	Taxes	Consumption	Net Earnings	PV of Net Earnings
2001	35	0.31	1.00000	\$14,030	\$751	\$0	(\$2,065)	(\$1,328)	\$11,388	\$11,388
2002	36	1.31	1.06185	48,584	2,601	(1,310)	(6,937)	(4,460)	38,478	38,478
2003	37	2.31	1.05983	51,491	2,756	(1,388)	(7,352)	(4,727)	40,780	40,780
2004	38	3.31	1.05781	54,468	2,916	(1,468)	(7,777)	(5,000)	43,138	43,138
2005	39	4.31	1.05580	57,507	3,078	(1,550)	(8,211)	(5,279)	45,545	45,545
2006	40	5.31	1.05379	60,601	3,244	(1,633)	(8,653)	(5,563)	47,995	47,995
2007	41	6.31	1.05179	63,739	3,412	(1,718)	(9,101)	(5,851)	50,481	50,481
2008	42	7.31	1.04979	66,912	3,582	(1,804)	(9,554)	(6,261)	50,876	50,876
2009	43	8.31	1.04779	70,110	3,753	(1,890)	(10,011)	(6,655)	53,307	53,307
2010	44	9.31	1.04579	73,320	3,925	(1,976)	(10,469)	(7,052)	55,748	55,748
2011	45	10.31	1.04380	76,532	4,097	(2,063)	(10,928)	(7,448)	58,190	58,190
2012	46	11.31	1.04182	79,733	4,268	(2,149)	(11,385)	(7,843)	60,624	60,624
2013	47	12.31	1.03984	82,909	4,438	(2,235)	(11,838)	(8,235)	63,039	63,039
2014	48	13.31	1.03786	86,047	4,606	(2,319)	(12,286)	(8,623)	65,425	65,425
2015	49	14.31	1.03588	89,135	4,771	(2,402)	(12,727)	(9,004)	67,773	67,773
2016	50	15.31	1.03391	92,158	4,933	(2,484)	(13,159)	(9,377)	70,071	70,071
2017	51	16.31	1.03194	95,101	5,091	(2,563)	(13,579)	(9,741)	72,309	72,309
2018	52	17.31	1.03000	97,954	5,243	(2,640)	(13,986)	(10,093)	74,478	74,478
2019	53	18.31	1.03000	100,893	5,401	(2,719)	(14,406)	(10,456)	76,713	76,713
2020	54	19.31	1.03000	103,920	5,563	(2,801)	(14,838)	(10,822)	78,962	78,962
2021	55	20.31	1.03000	107,037	5,730	(2,885)	(15,283)	(11,199)	81,233	81,233
2022	56	21.31	1.03000	110,248	5,901	(2,972)	(15,742)	(11,584)	83,521	83,521
2023	57	22.31	1.03000	113,556	6,078	(3,061)	(16,214)	(11,977)	85,819	85,819
2024	58	23.31	1.03000	116,963	6,261	(3,153)	(16,700)	(12,379)	88,133	88,133
2025	59	24.31	1.03000	120,471	6,449	(3,247)	(17,201)	(12,790)	90,463	90,463
2026	60	25.31	1.03000	124,086	6,642	(3,345)	(17,717)	(13,211)	92,813	92,813
2027	61	25.39	1.03000	10,651	570	(287)	(1,521)	(2,007)	7,406	5,648
Total				\$2,168,155	\$116,057	(\$58,061)	(\$309,640)	(\$309,046)	\$1,607,466	\$1,534,801

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	0.000%	11.1-22.78%	4.250%	6.823%

Exhibit 3a. Present Value of Lost Pension Benefits
Mrs. Lisa Kearney-Griffin
Special Master Worklife

Year	Age	Time Frame	Pension Contrib.	401(K)	Taxes	Consumption	Net Loss	PV of Net Loss
2001	35	0.31	\$456	\$957	\$0	(\$157)	\$1,256	\$1,256
2002	36	1.31	1,532	3,315	0	(538)	4,309	4,309
2003	37	2.31	1,623	3,513	0	(570)	4,566	4,566
2004	38	3.31	2,245	3,716	0	(662)	5,300	5,300
2005	39	4.31	2,371	3,924	0	(699)	5,596	5,596
2006	40	5.31	2,498	4,135	0	(736)	5,897	5,897
2007	41	6.31	2,628	4,349	0	(774)	6,202	6,202
2008	42	7.31	2,758	4,565	0	(1,093)	6,231	6,231
2009	43	8.31	2,890	4,784	0	(1,145)	6,529	6,529
2010	44	9.31	3,023	5,003	0	(1,198)	6,828	6,828
2011	45	10.31	3,155	5,222	0	(1,250)	7,127	7,127
2012	46	11.31	3,287	5,440	0	(1,302)	7,425	7,425
2013	47	12.31	3,418	5,657	0	(1,354)	7,720	7,720
2014	48	13.31	3,547	5,871	0	(1,406)	8,013	8,013
2015	49	14.31	3,675	6,082	0	(1,456)	8,300	8,300
2016	50	15.31	3,799	6,288	0	(1,505)	8,582	8,582
2017	51	16.31	3,921	6,489	0	(1,553)	8,856	8,856
2018	52	17.31	4,038	6,683	0	(1,600)	9,121	9,121
2019	53	18.31	4,159	6,884	0	(1,648)	9,395	9,395
2020	54	19.31	4,284	7,090	0	(2,591)	8,784	8,604
2021	55	20.31	4,413	7,303	0	(2,669)	9,047	8,529
2022	56	21.31	4,545	7,522	0	(2,749)	9,318	8,456
2023	57	22.31	4,681	7,748	0	(2,831)	9,598	8,382
2024	58	23.31	4,822	7,980	0	(2,916)	9,886	8,310
2025	59	24.31	4,966	8,220	0	(3,004)	10,183	8,238
2026	60	25.31	5,115	8,466	0	(3,094)	10,488	8,166
2027	61	25.39	439	727	0	(266)	900	687
Total			\$88,289	\$147,933	\$0	(\$40,766)	\$195,457	\$186,624

Exhibit 4a. Loss Estimated Value of Replacement Services
Mrs. Lisa Kearney-Griffin

Year	Age	Time Frame	Household Services	Care Services	Total Services	Present Value
2001	35	0.31			\$0	\$0
2002	36	1.31			0	0
2003	37	2.31			0	0
2004	38	3.31			0	0
2005	39	4.31			0	0
2006	40	5.31			0	0
2007	41	6.31			0	0
2008	42	7.31			0	0
2009	43	8.31			0	0
2010	44	9.31			0	0
2011	45	10.31			0	0
2012	46	11.31			0	0
2013	47	12.31			0	0
2014	48	13.31			0	0
2015	49	14.31			0	0
2016	50	15.31			0	0
2017	51	16.31			0	0
2018	52	17.31			0	0
2019	53	18.31			0	0
2020	54	19.31			0	0
2021	55	20.31			0	0
2022	56	21.31			0	0
2023	57	22.31			0	0
2024	58	22.81			0	0
Total			\$0	\$0	\$0	\$0

Exhibit B-10

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Robert McMahon**

December 30, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **May 20, 2004**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. ROBERT MCMAHON

	PRESENT VALUE
Present Value of Lost Earnings	\$2,875,861
Present Value of Retirement Benefits	798,291
Present Value of Lost Replacement Services	782,439
Total	\$4,456,591

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
68,204	3.0%	17.270%	7,641	9.12-17.81%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. ROBERT MCMAHON
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE-SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	36	0.31	1.00000	\$20,914	\$2,343	\$0	(\$3,612)	(\$1,579)	\$18,067	\$18,067
2002	37	1.31	1.05983	72,284	8,098	(1,995)	(12,109)	(5,292)	60,986	60,986
2003	38	2.31	1.05781	76,464	8,566	(2,110)	(12,809)	(5,598)	64,512	64,512
2004	39	3.31	1.05580	80,730	9,044	(2,228)	(13,524)	(5,911)	68,112	68,112
2005	40	4.31	1.05379	85,073	9,531	(2,348)	(14,251)	(6,229)	71,776	71,776
2006	41	5.31	1.05179	89,479	10,024	(2,470)	(14,989)	(6,551)	75,493	75,493
2007	42	6.31	1.04979	93,934	10,523	(2,593)	(15,736)	(6,877)	79,252	79,252
2008	43	7.31	1.04779	98,422	11,026	(2,716)	(16,488)	(7,206)	83,039	83,039
2009	44	8.31	1.04579	102,930	11,531	(2,841)	(17,243)	(7,536)	86,842	86,842
2010	45	9.31	1.04380	107,438	12,036	(2,965)	(17,998)	(7,866)	90,646	90,646
2011	46	10.31	1.04182	111,931	12,540	(3,089)	(18,751)	(8,195)	94,436	94,436
2012	47	11.31	1.03984	116,390	13,039	(3,212)	(19,498)	(8,521)	98,198	98,198
2013	48	12.31	1.03786	120,796	13,533	(3,334)	(20,236)	(8,844)	101,916	101,916
2014	49	13.31	1.03588	125,131	14,018	(3,454)	(20,962)	(9,161)	105,572	105,572
2015	50	14.31	1.03391	129,374	14,494	(3,571)	(21,673)	(9,472)	109,152	109,152
2016	51	15.31	1.03194	133,506	14,957	(3,685)	(22,365)	(9,774)	112,639	112,639
2017	52	16.31	1.03000	137,511	15,405	(3,795)	(23,036)	(10,068)	116,018	116,018
2018	53	17.31	1.03000	141,637	15,868	(3,909)	(23,727)	(10,370)	119,499	119,499
2019	54	18.31	1.03000	145,886	16,344	(4,026)	(24,439)	(10,681)	123,084	123,084
2020	55	19.31	1.03000	150,262	16,834	(4,147)	(25,172)	(14,550)	123,227	120,707
2021	56	20.31	1.03000	154,770	17,339	(4,272)	(25,927)	(14,987)	126,924	119,662
2022	57	21.31	1.03000	159,413	17,859	(4,400)	(26,705)	(22,787)	123,381	111,955
2023	58	22.31	1.03000	164,196	18,395	(4,532)	(27,506)	(23,470)	127,083	110,986
2024	59	23.31	1.03000	169,122	18,947	(4,668)	(28,331)	(24,174)	130,895	110,024
2025	60	24.31	1.03000	174,195	19,515	(4,808)	(29,181)	(24,900)	134,822	109,071
2026	61	25.31	1.03000	179,421	20,101	(4,952)	(30,056)	(25,647)	138,867	108,126
2027	62	26.31	1.03000	184,804	20,704	(5,100)	(30,958)	(26,416)	143,033	107,190
2028	63	27.31	1.03000	190,348	21,325	(5,254)	(31,887)	(27,208)	147,324	106,261
2029	64	28.31	1.03000	196,058	21,964	(5,411)	(32,844)	(28,025)	151,744	105,341
2030	65	29.14	1.03000	168,283	18,853	(4,645)	(28,191)	(24,055)	130,246	87,300
Total				\$3,880,705	\$434,756	(\$106,528)	(\$650,200)	(\$401,948)	\$3,156,785	\$2,875,861

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	17.270%	9.12-17.81%	4.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. ROBERT MCMAHON
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	36	0.31	(\$408)	\$0	\$0	\$37	(\$371)	(\$371)
2002	37	1.31	(1,410)	0	0	129	(1,281)	(1,281)
2003	38	2.31	(1,549)	0	0	141	(1,408)	(1,408)
2004	39	3.31	(1,635)	0	0	149	(1,486)	(1,486)
2005	40	4.31	(1,724)	0	0	157	(1,567)	(1,567)
2006	41	5.31	(1,813)	0	0	165	(1,648)	(1,648)
2007	42	6.31	(1,903)	0	0	174	(1,730)	(1,730)
2008	43	7.31	(1,994)	0	0	182	(1,812)	(1,812)
2009	44	8.31	(2,085)	0	0	190	(1,895)	(1,895)
2010	45	9.31	(2,177)	0	0	199	(1,978)	(1,978)
2011	46	10.31	(2,268)	0	0	207	(2,061)	(2,061)
2012	47	11.31	(1,375)	(6,304)	1,089	601	(5,989)	(5,989)
2013	48	12.31	0	(15,129)	2,613	1,142	(11,374)	(11,374)
2014	49	13.31	0	(15,129)	2,613	1,142	(11,374)	(11,374)
2015	50	14.31	0	(15,129)	2,613	1,142	(11,374)	(11,374)
2016	51	15.31	0	(15,129)	2,613	1,142	(11,374)	(11,374)
2017	52	16.31	5,715	17,659	(3,050)	(1,854)	18,470	18,470
2018	53	17.31	5,988	63,561	(10,977)	(5,344)	53,228	53,228
2019	54	18.31	6,262	63,561	(10,977)	(5,369)	53,478	53,478
2020	55	19.31	6,537	63,561	(10,977)	(7,134)	51,987	50,924
2021	56	20.31	6,810	63,561	(10,977)	(7,167)	52,227	49,239
2022	57	21.31	7,081	63,410	(10,951)	(10,606)	48,935	44,403
2023	58	22.31	7,349	63,257	(10,924)	(10,631)	49,051	42,838
2024	59	23.31	7,613	63,103	(10,898)	(10,655)	49,163	41,324
2025	60	24.31	7,871	62,947	(10,871)	(10,678)	49,269	39,859
2026	61	25.31	8,123	62,790	(10,844)	(10,700)	49,369	38,440
2027	62	26.31	8,366	62,811	(10,847)	(10,746)	49,584	37,158
2028	63	27.31	8,617	62,830	(10,851)	(10,794)	49,803	35,922
2029	64	28.31	8,876	62,848	(10,854)	(10,842)	50,028	34,729
2030	65	29.31	7,618	62,864	(10,857)	(10,621)	49,005	32,743
2031	66	30.31	0	62,879	(10,859)	(9,266)	42,754	27,494
2032	67	31.31	0	62,892	(10,861)	(9,268)	42,763	26,467
2033	68	32.31	0	62,903	(10,863)	(9,269)	42,770	25,478
2034	69	33.31	0	62,913	(10,865)	(9,271)	42,777	24,526
2035	70	34.31	0	62,921	(10,866)	(9,272)	42,782	23,608
2036	71	35.31	0	62,927	(10,867)	(9,273)	42,786	22,724
2037	72	36.31	0	62,931	(10,868)	(9,274)	42,789	21,872
2038	73	37.31	0	62,934	(10,869)	(9,274)	42,791	21,052
2039	74	38.31	0	62,935	(10,869)	(9,274)	42,792	20,262
2040	75	39.31	0	62,935	(10,869)	(9,274)	42,792	19,502
2041	76	40.31	0	62,935	(10,869)	(9,274)	42,792	18,770
2042	77	41.31	0	62,935	(10,869)	(9,274)	42,792	18,065
2043	78	42.31	0	62,935	(10,869)	(9,274)	42,792	17,387
2044	79	42.72	0	26,223	(4,529)	(3,864)	17,830	7,051
Total			\$82,487	\$1,616,141	(\$279,108)	(\$240,642)	\$1,178,877	\$798,291

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES**MR. ROBERT MCMAHON**

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	36	0.31	\$6,476	\$5,887	\$12,364	\$12,364
2002	37	1.31	21,754	19,776	41,530	41,530
2003	38	2.31	22,061	20,369	42,430	42,430
2004	39	3.31	8,654	20,980	29,635	29,635
2005	40	4.31	8,914	21,610	30,524	30,524
2006	41	5.31	9,181	22,258	31,440	31,440
2007	42	6.31	9,457	22,926	32,383	32,383
2008	43	7.31	9,741	23,614	33,354	33,354
2009	44	8.31	10,033	24,322	34,355	34,355
2010	45	9.31	10,334	25,052	35,385	35,385
2011	46	10.31	10,644	25,803	36,447	36,447
2012	47	11.31	10,963	26,577	37,540	37,540
2013	48	12.31	11,292	27,375	38,667	38,667
2014	49	13.31	11,631	28,196	39,827	39,827
2015	50	14.31	11,980	4,369	16,349	16,349
2016	51	15.31	12,339	4,076	16,415	16,415
2017	52	16.31	12,709	4,198	16,907	16,907
2018	53	17.31	13,091	4,324	17,414	17,414
2019	54	18.31	13,483	3,992	17,475	17,475
2020	55	19.31	13,888	4,061	17,949	17,474
2021	56	20.31	14,304	57	14,362	13,303
2022	57	21.31	14,734		14,734	12,985
2023	58	22.31	15,176		15,176	12,726
2024	59	23.31	15,631		15,631	12,471
2025	60	24.31	16,100		16,100	12,222
2026	61	25.31	16,583		16,583	11,978
2027	62	26.31	17,080		17,080	11,739
2028	63	27.31	17,593		17,593	11,504
2029	64	28.31	18,120		18,120	11,274
2030	65	29.31	18,664		18,664	11,049
2031	66	30.31	19,224		19,224	10,828
2032	67	31.31	19,801		19,801	10,612
2033	68	32.31	20,395		20,395	10,400
2034	69	33.31	21,006		21,006	10,192
2035	70	34.31	21,637		21,637	9,988
2036	71	35.31	22,286		22,286	9,789
2037	72	36.31	22,954		22,954	9,593
2038	73	37.31	23,643		23,643	9,401
2039	74	37.57	6,413		6,413	2,471
Total			\$579,967	\$339,822	\$919,789	\$782,439

Exhibit B-11

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. Eliezer Jimenez**

January 7, 2020

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **ECO-STAT LLC** dated **August 27, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **ECO-STAT's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **ECO-STAT** and, therefore, they will not be restated here.

The update of **ECO-STAT's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile



VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. ELIEZER JIMENEZ

	PRESENT VALUE
Present Value of Lost Earnings	\$1,863,155
Present Value of Retirement Benefits	0
Present Value of Lost Replacement Services	586,007
Total	\$2,449,162

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
46,080	3.0%	12.100%	5,272	5.42-12.49%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. ELIEZER JIMENEZ
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE- SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	38	0.31	1.00000	\$13,824	\$1,582	\$0	(\$1,673)	(\$996)	\$12,737	\$12,737
2002	39	1.31	1.05580	48,651	5,566	(1,430)	(5,710)	(3,401)	43,676	43,676
2003	40	2.31	1.05379	51,268	5,866	(1,507)	(6,017)	(3,584)	46,026	46,026
2004	41	3.31	1.05179	53,923	6,170	(1,585)	(6,329)	(3,770)	48,410	48,410
2005	42	4.31	1.04979	56,608	11,782	(1,803)	(6,644)	(3,958)	55,985	55,985
2006	43	5.31	1.04779	59,313	12,345	(1,890)	(6,962)	(4,147)	58,660	58,660
2007	44	6.31	1.04579	62,030	12,910	(1,976)	(7,280)	(4,337)	61,346	61,346
2008	45	7.31	1.04380	64,747	13,476	(2,063)	(7,599)	(4,527)	64,034	64,034
2009	46	8.31	1.04182	67,454	14,039	(2,149)	(7,917)	(4,716)	66,711	66,711
2010	47	9.31	1.03984	70,141	14,598	(2,235)	(8,232)	(4,904)	69,368	69,368
2011	48	10.31	1.03786	72,797	14,151	(2,293)	(8,544)	(5,710)	70,400	70,400
2012	49	11.31	1.03588	75,409	15,695	(2,402)	(8,851)	(5,915)	73,935	73,935
2013	50	12.31	1.03391	77,966	16,227	(2,484)	(9,151)	(6,116)	76,442	76,442
2014	51	13.31	1.03194	80,456	16,745	(2,563)	(9,443)	(6,311)	78,884	78,884
2015	52	14.31	1.03000	82,870	17,248	(2,640)	(9,726)	(6,500)	81,251	81,251
2016	53	15.31	1.03000	85,356	11,685	(2,559)	(10,018)	(7,423)	77,040	77,040
2017	54	16.31	1.03000	87,917	12,035	(2,636)	(10,319)	(10,195)	76,803	76,803
2018	55	17.31	1.03000	90,554	12,396	(2,715)	(10,628)	(10,500)	79,107	79,107
2019	56	18.31	1.03000	93,271	12,768	(2,796)	(10,947)	(10,815)	81,480	81,480
2020	57	19.31	1.03000	96,069	13,151	(2,880)	(11,276)	(11,140)	83,924	82,208
2021	58	20.31	1.03000	98,951	13,546	(2,967)	(11,614)	(11,474)	86,442	81,496
2022	59	21.31	1.03000	101,919	13,952	(3,056)	(11,962)	(11,818)	89,035	80,790
2023	60	22.31	1.03000	104,977	14,371	(3,147)	(12,321)	(12,173)	91,707	80,091
2024	61	23.31	1.03000	108,126	14,802	(3,242)	(12,691)	(12,538)	94,458	79,397
2025	62	24.31	1.03000	111,370	15,246	(3,339)	(13,072)	(12,914)	97,292	78,709
2026	63	25.31	1.03000	114,711	15,703	(3,439)	(13,464)	(13,302)	100,210	78,027
2027	64	26.31	1.03000	118,153	16,174	(3,542)	(13,868)	(20,652)	96,265	72,142
2028	65	26.42	1.03000	13,387	1,833	(401)	(1,571)	(2,340)	10,907	8,002
Total				\$2,162,218	\$346,062	(\$65,737)	(\$253,830)	(\$216,179)	\$1,972,535	\$1,863,155

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contrib. Rate
3.0%	12.100%	5.42-12.49%	0.000%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. ELIEZER JIMENEZ
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION CONTRIB.	NET PENSION (PROJECTED-VESTED)	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	38	0.31	\$0	\$0	\$0	\$0	\$0	\$0
2002	39	1.31	0	0	0	0	0	0
2003	40	2.31	0	0	0	0	0	0
2004	41	3.31	0	0	0	0	0	0
2005	42	4.31	0	0	0	0	0	0
2006	43	5.31	0	0	0	0	0	0
2007	44	6.31	0	0	0	0	0	0
2008	45	7.31	0	0	0	0	0	0
2009	46	8.31	0	0	0	0	0	0
2010	47	9.31	0	0	0	0	0	0
2011	48	10.31	0	0	0	0	0	0
2012	49	11.31	0	0	0	0	0	0
2013	50	12.31	0	0	0	0	0	0
2014	51	13.31	0	0	0	0	0	0
2015	52	14.31	0	0	0	0	0	0
2016	53	15.31	0	0	0	0	0	0
2017	54	16.31	0	0	0	0	0	0
2018	55	17.31	0	0	0	0	0	0
2019	56	18.31	0	0	0	0	0	0
2020	57	19.31	0	0	0	0	0	0
2021	58	20.31	0	0	0	0	0	0
2022	59	21.31	0	0	0	0	0	0
2023	60	22.31	0	0	0	0	0	0
2024	61	23.31	0	0	0	0	0	0
2025	62	24.31	0	0	0	0	0	0
2026	63	25.31	0	0	0	0	0	0
2027	64	26.31	0	0	0	0	0	0
2028	65	27.31	0	0	0	0	0	0
2029	66	28.31	0	0	0	0	0	0
2030	67	29.31	0	0	0	0	0	0
2031	68	30.31	0	0	0	0	0	0
2032	69	31.31	0	0	0	0	0	0
2033	70	32.31	0	0	0	0	0	0
2034	71	33.31	0	0	0	0	0	0
2035	72	33.89	0	0	0	0	0	0
Total			\$0	\$0	\$0	\$0	\$0	\$0

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. ELIEZER JIMENEZ

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	DISABILITY PROBABILITY	TOTAL SERVICES	PRESENT VALUE
2001	38	0.31	\$4,806	(\$183)	\$4,623	\$4,623
2002	39	1.31	16,642	(632)	16,010	16,010
2003	40	2.31	17,241	(655)	16,586	16,586
2004	41	3.31	17,862	(679)	17,183	17,183
2005	42	4.31	18,505	(703)	17,802	17,802
2006	43	5.31	19,171	(728)	18,442	18,442
2007	44	6.31	19,861	(755)	19,106	19,106
2008	45	7.31	20,576	(782)	19,794	19,794
2009	46	8.31	21,317	(810)	20,507	20,507
2010	47	9.31	22,084	(839)	21,245	21,245
2011	48	10.31	22,879	(869)	22,010	22,010
2012	49	11.31	15,802	(600)	15,202	15,202
2013	50	12.31	16,371	(622)	15,749	15,749
2014	51	13.31	16,960	(644)	16,316	16,316
2015	52	14.31	17,571	(668)	16,903	16,903
2016	53	15.31	18,203	(692)	17,512	17,512
2017	54	16.31	18,859	(717)	18,142	18,142
2018	55	17.31	19,538	(742)	18,795	18,795
2019	56	18.31	20,241	(769)	19,472	19,472
2020	57	19.31	20,970	(797)	20,173	19,760
2021	58	20.31	21,725	(826)	20,899	19,703
2022	59	21.31	22,507	(855)	21,651	19,646
2023	60	22.31	23,317	(886)	22,431	19,590
2024	61	23.31	24,156	(918)	23,238	19,533
2025	62	24.31	25,026	(951)	24,075	19,477
2026	63	25.31	25,927	(985)	24,942	19,420
2027	64	26.31	26,860	(1,021)	25,839	19,364
2028	65	27.31	27,827	(1,057)	26,770	19,308
2029	66	28.31	28,829	(1,095)	27,733	19,253
2030	67	29.31	29,867	(1,135)	28,732	19,197
2031	68	30.31	30,942	(1,176)	29,766	19,142
2032	69	31.31	32,056	(1,218)	30,838	19,086
2033	70	31.42	3,653	(139)	3,514	2,129
Total			\$688,149	(\$26,150)	\$662,000	\$586,007